



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3624
\$20
2/12/03

In re application of:

Group Art Unit:3624

NANCY A. TAMMARO

Examiner: Geoffrey R. Akers

Serial No.: 09/131,637

Filed: August 10, 1998

ORIGINAL

For: **METHOD AND SYSTEM FOR INTERNET BASED
FINANCIAL AUTO CREDIT APPLICATION**

Attorney Docket No.: FMC 0954 PUS (197-1414)

AMENDMENT UNDER 37 C.F.R. § 1.111

Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

RECEIVED

FEB 07 2003

GROUP 3600

Sir:

In response to the Office Action mailed October 28, 2002, please consider the following remarks, in conjunction and without waiver of arguments already made in Applicants' Appeal Brief.

REMARKS

Rejections Under 35 USC 112, first paragraph

The Applicants respectfully traverse the Examiner's rejection of independent claims 1-8 under 35 USC 112, first paragraph. More specifically, Applicants contend that the specification, as originally filed, provided a written and enabling disclosure with respect to the element "licensing information."

Applicants rely on the following excerpt of MPEP 2163 in support of their position:

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8		
I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Box, Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:		
1-24-03	JOHN S. LeROY	John S. LeRoy
Date of Deposit	Name of Person Signing	Signature